राज्य अमेरिका द्वारा तैयार किए गए आंकड़ों का प्रयोग किया गया है और उनकी या तो भारत के संयुक्त राज्य अमेरिकी आयात / निर्यात मूल्यों अथवा संयुक्त राज्य अमेरिका-विश्व आयात / निर्यात मूल्यों के साथ तुलना की गई है। यह तरीका पूंजी के बाह्य प्रवाह का अनुमान लगाने के लिए बिल्कुल त्रुटि रहित नहीं है। अंतरराष्ट्रीय व्यापार में वस्तुओं का मूल्य निर्धारण ब्रांड मूल्य, गुणवत्ता, परिमाण, भौतिक विशेषताओं आदि जैसे बहुत से कारकों पर निर्भर करता है और ऐसी परिस्थितियों में औसत का उपयोग करने से भ्रांतिपूर्ण निष्कर्ष निकाले जा सकते हैं।

यद्यपि, अध्ययन में यह निष्कर्ष निकाला गया है कि वर्ष 1993 के दौरान निर्यातों के कम मूल्य के बीजक बनाने और आयातों के अधिक मूल्य के बीजक बनाने के कारण पूंजी बाहर जाती रही है, तथापि दूसरी ओर निर्यातों के अधिक मूल्य के बीजक बनाने के बहुत सारे मामले भी सरकार के ध्यान में आए हैं।

इसके अतिरिक्त, अध्ययन रिपोर्ट में भारत में किए गए अधिक मूल्य के बीजक वाले आयातों के मदों की निदर्शी सूची से यह पता चलता है कि उसमें उल्लिखित अधिकांश मदों के आयात सामान्यतया हाल में देखने में नहीं आए हैं। पूंजी के बाह्य प्रभाव के अनुमान, जैसे कि अध्ययन में दिए गए हैं, पर इस पृष्ठभूमि को ध्यान में रख कर विचार किया जाना होगा।

सरकार ने मूल्य की गलत घोषणा करने के मामलों से निपटने के लिए सतर्कता बढ़ा दी है और सभी सीमा शुल्क प्रचालनों में कम्प्यूटरीकरण की सुविधा लागू करने और आयातों और निर्यातों दोनों के ही मूल्य निर्धारण के संबंध में निर्धारण अधिकारियों की सहायता के उपाय के रूप में मूल्यों की घोषणा को मानीटर करने का प्रस्ताव है।

Implementation of Goiporia Committee recommendations

*175. SHRI VIREN J. SHAH:
SHRI PRAMOD MAHAJAN:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to a report published in the Indian Express of February 19, 1996, under the heading "Flight of deposits threaten Banks", if so, the details thereof;

(b) the details of the recommendations of Goiporia Committee implemented bank-wise and those not yet implemented or partially implemented and the reasons therefor in each case and by when these are likely to be implemented; and

(c) in what way Government propose to achieve the deposit mobilisation target of Rs. 65,000 crores for the current financial year and how much has so far been achieved?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL): (a) and (c) The Report published in the Indian Express dated 19 February, 1996 has been perused. The details of deposits of scheduled commercial banks on different dates are as under:

(i)	As on 5.1.1996	Rs. 406475 crores
	As on 19.1.1996	Rs. 405931 crores
	Decrease	Rs. 544 crores
(ii)	As on 19.1.1996	Rs. 405931 crores
	As on 17.3.1995	Rs. 366698 crores
	Increase	Rs. 39233 crores
(iii)	As on 17.3.1995	Rs. 366698 crores
	As on 21.1.1994	Rs. 307393 crores
	Increase	Rs. 59305 crores

The Following measures have been announced by the Reserve Bank of India (RBI) during the second half of 1995-96 to step up the mobilisation of bank deposits:—

(i) Interest rates on domestic deposits having maturity of over two years have been freed from October 1995.

(ii) The interest rates on deposits under Non-Resident (External) Rupee (NRE) Accounts have been increased from "not exceeding 8.0 per cent" per annum to "not exceeding 10.0 per cent per annum" effective from 1st October, 1995 and further to "not exceeding 12.0 per cent per annum" effective from 31st October, 1995.

(iii) The average Cash Reserve Ratio (CRR) on outstanding net demand

and time liabilities has been reduced from 15.0 per cent to 14.0 per cent.

(iv) The deposits under Non-Resident Non-Repatriable Rupee (NRR) Accounts and Foreign Currency Non-Resident Accounts (Banks) [FCNR(B)] Scheme have been exempted from the maintenance of CRR.

(v) The average CRR on liabilities under Non-Resident (External) Rupee (NRE) accounts has been reduced from 15.0 per cent to 10.6 per cent and the incremental deposits under this Scheme have been exempted from the maintenance of the average CRR.

Following these measures, the aggregate deposits of Scheduled Commercial banks, during the second half of 1995-96 (from 29th September, 1995 to 2nd February, 1996) increased by Rs. 15851 crores as compared with Rs. 10019 crores in the corresponding period of 1994-95.

(b) The Goiporia Committee on Customer Service has made 97 recommendations. RBI have advised banks for implementing 86 recommendations out of 97. In the case of two other recommendations relating to submission of loan applications of sponsoring agencies to banks and creation of equitable mortgage at all district headquarters, RBI/Government have suitably advised State Governments. One of the recommendations requires Government to consult RBI, National Bank for Agricultural and Rural Development (NABARD) and Indian Banks Association (IBA) with regard to new loan schemes to be launched. This has been taken note of by Government. Thus, in all 89 recommendaitons have been accepted for implementation. As regards the ramaining eight recommendations, the status is indicated in the *Annexure*. The implementation status of the recommendations of the Goiporia Committee varies from bank to bank.

Functioning of State Bank of India

*176. MAULANA OBAIDULLAH KHAN AZMI: Will the Minister of FINANCE be pleased to state:

(a) the offices and Departments in Delhi where State Bank of India is functioning as an allied service;

(b) the policy and criteria for posting staff and officers at such places;

(c) the policy and criteria for the transfer of such staff and officers;

(d) whether Government are aware that posting of one place for a long period results in malpractices; and

(e) the steps being taken to avoid long stay of officers and staff at one place?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBIPROSAD PAL): (a) State Bank of India has reported that it has the offices of two of its Subsidiaries in Delhi viz., State Bank of India Capital Markets Ltd. and State Bank of India Factors and Commercial Services (P) Ltd.

(b) State Bank of India has reported that its officials fulfilling the follwoing criteria are considered for posting in its subsidiaries—

(i) Having background in credit/Foreign Exchange/merchant Banking, appropriate to the subsidiary.

(ii) On completion of all mandatory assignments such as Rural/Semi-urban service, line assignments/independent charge as Branch Manager under bank's promotion policy.

(iii) On confirmation that there are no vigilance/disciplinary cases pending or contemplated against him.

(iv) On confirmation that the official has not over-stayed beyond 5 years at the centre and is not due for transfer under bank's transfer policy.

(c) to (e) The bank has reported that the officials are posted initially for a period of two to three years. Extension in deputation upto five years is permitted by